## IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OHIO EASTERN DIVISION

IN RE:	)	CASE NO. 05-24949
	)	
KAREEMAH WILLIAMS	)	CHAPTER 7
	)	
Debtor.	)	JUDGE MORGENSTERN-CLARREN

## MOTION TO AVOID JUDGMENT AND JUDGMENT LIEN OF NEW CENTURY FINANCIAL SERVICES, INC.

Now comes Debtor, Kareemah Williams, by and through counsel, and moves this Court to Avoid the Judgment and Judgment Lien of New Century Financial Services, Inc. (hereinafter "New Century") on the following grounds:

- 1. Debtor filed her bankruptcy petition on September 20, 2005.
- 2. On Schedule A of the Debtor's bankruptcy petition, Debtor lists the entire interest in real property located at 18401 Landseer, Lakewood, Ohio 44107 which property is more particularly described on Exhibit A hereto (the "Property").
- 3. The Debtor resides in the Property and claims a homestead exemption therein of Five Thousand and 00/100 Dollars (\$5,000.00) pursuant to \$2329.66 (A)(1) of the Ohio Revised Code.
- 4. New Century may claim to have an interest in the Property pursuant to a Judgment Lien filed on August 24, 2005 in Cuyahoga County as JL-05-246877 (the "Judgment Lien"), a copy of the website records of Cuyahoga County being attached hereto as Exhibit B. The Judgment Lien was filed on account of a Judgment rendered by the Cleveland Municipal Court in Case Number 2005CVF004380 (the "Judgment"), as indicated on Exhibit B.

The Judgment was obtained and the Judgment Lien filed within Ninety (90) days before the filing of the Bankruptcy petition and are voidable pursuant to §547 of the Bankruptcy Code.

WHEREFORE, the Debtor moves this Court to enter an Order:

- 1. Avoiding the Judgment and declaring it null and void;
- 2. Avoiding the Judgment Lien and declaring it null and void;
- 3. Directing the Cleveland Municipal Court, upon the filing of a certified copy of the Order, to mark the Judgment satisfied on its records; and
- 4. Directing the Cuyahoga County Court of Common Pleas, upon the filing of a certified copy of the Order, to mark the Judgment Lien released on its records.

Respectfully Submitted;

s/ Julie E. Rabin

JULIE E. RABIN (0006592) Rabin & Rabin Co. LPA

55 Public Square, Suite 1510

Cleveland, Ohio 44113

(216) 771-8084

Facsimile No. (216)771-4615

jrabin@rabinandrabin.com

Attorney for Debtor

## **CERTIFICATE OF SERVICE**

The undersigned hereby certifies a copy of the foregoing was mailed this 4<sup>th</sup> day of November 2005, by regular U.S. Mail, postage prepaid, to:

Kareemah Williams 14801 Landseer Lakewood, Ohio 44107

New Century Financial Services, Inc. 6851 Jericho Turnpike Suite 190 Syosset, NY 11791

Barbara Micul 323 W. Lakeside Avenue Second Floor Cleveland, Ohio 44113

ECF Service to:

U.S. Trustee's Office Chapter 7 Trustee

/s/ Julie E. Rabin
Julie E. Rabin

Loan No.: WILLIAMS

Property Address: 18401 LANDSEER ROAD CLEVELAND, OHIO 44119 Date: SEPTEMBER 5, 2000

Exhibit "A"

Legal Description

THE FOLLOWING REAL PROPERTY: SITUATED IN THE CITY OF CLEVELAND, COUNTY OF CUYAMOGA AND STATE OF OMIO, AND KNOWN AS BEING THE WESTERLY 5 FEET FROM FRONT TO REAR OF SUBLOT NO. 3 AND THE EASTERLY 35 FEET FROM FRONT TO REAR OF SUBLOT NO. 4 IN THE BEACHLAND SUBDIVISION NO. 2 OF PART OF ORIGINAL EUCLID TOWNSHIP, TRACT NO. 15, AS SHOWN BY THE RECORDED PLAT IN VOLUME 33 OF MAPS, PAGE 3 OF CUYAHOGA COUNTY RECORDS, AND TOGETHER FORMING A PARCEL OF LAND 40 FEET FRONT ONTHE NORTHERLY SIDE OF CARY ROAD, (NOW KNOWN AS LANDSEER ROAD, N.E.) AND EXTENDIGN BACK OF EQUAL WIDTH 135.00 FEET, AS APPEARS BY SAID PLAT, BE THE SAME MORE OR LESS., Cuyahoga, OH

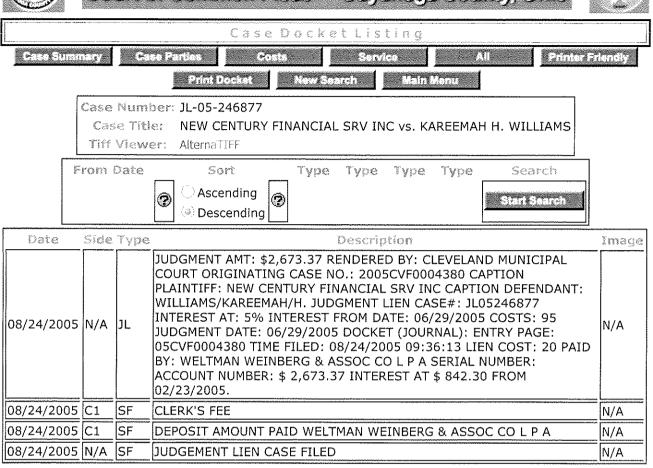
CUYAHOGA COUNTY RECORDER 200011290127 PAGE 5 of 5

05-24949 pmc Doc 5 FILED 11/04/05 ENTERED 11/04/05 13:06:22 Page 4 of 5



## Gerald E. Fuerst, Clerk of Courts Court of Common Pleas - Cuyahoga County, Ohio





CMSW506

Print Page | Close Window | Disclaimers

Information on this Web site is updated every 30 minutes. Only the official court records available from the Cuyahoga County Clerk of Courts, available in person, should be relied upon as accurate and current.

For questions/comments please contact cpdock@cuyahogacounty.us

